



बैंक ऑफ बड़ौदा **Bank of Baroda**

No.BCC:ISD/107/16/222

Date: 24th March 2015

<p>The Vice President Bombay Stock Exchange Ltd., Phiroze Jeejeebhoy Towers Dalal Street Mumbai – 400 001 BSE CODE- 532134 E-mail : "corp.relations@bseindia.com"</p>	<p>The Vice President National Stock Exchange of India Ltd. Exchange Plaza, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051 NSE CODE – BANKBARODA Email : "cmlist@nse.co.in"</p>
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Dear Sir / Madam,

Re: Bank of Baroda – Revision of Interest Rates on Term Deposits w.e.f. Date 27.04.2015

We advise that our Bank has decided to revise the rates of interest payable on Term Deposits, applicable to the renewal of existing deposits and fresh deposits, with effect from 27th April 2015. With this revision, Rates of Interest on Domestic Term Deposits, NRO Deposits & NRE Deposits of all buckets will be as per details enclosed.

We request you to take note of the above pursuant to clause 36 of the Listing Agreement.

Kindly upload the information on your website.

Yours faithfully,

S. Kalyanaraman
Chief General Manager
Compliance & Co-ordination
CGCO & Transparency Officer

Encl: As above



बैंक ऑफ बड़ौदा **Bank of Baroda**

BCC: BR: 107/184

DATE 24 APRIL 2015

**ISSUED BY TREASURY & INVESTMENTS
DEPARTMENT**

CIRCULAR TO ALL BRANCHES IN INDIA

SUB : FILE : DEP-2

Dear Sir,

Re: Revision of interest rates on term deposits w.e.f. Date 27.04.2015

It has been decided to revise the rates of interest payable on term deposits, applicable to the renewal of existing deposits and fresh deposits, with effect from 27th April, 2015.

With the above revision, Rates of Interest on Domestic Term Deposits, NRO Deposits & NRE Deposits of all buckets will be as under:

1. Domestic Term Deposits & NRO Deposits [Per Annum] [Fresh & Renewal]

Maturity Range	Existing	Proposed
	ROI for deposits below ₹1 crore	
	(w.e.f. 24.03.15)	(w.e.f. 27.04.15)
7 to14 Days	4.50%	4.50%
15 to 45 Days	4.50%	4.50%
46 to 90 Days	6.50%	6.50%
91 to 180 Days	7.30%	7.00%
181 to 270 Days	7.65%	7.50%
271 Days upto less than 1 year	8.25%	8.00%
1 year and above up to 2 Years	8.75%	8.50%
Above 2 Years and up to 3 Years	8.75%	8.50%
1111 Days (Baroda Maha Utsav Deposit Scheme)	8.75%	8.50%
Above 3 Years and up to 5 Years	8.75%	8.50%
Above 5 Years and up to 8 Years	8.50%	8.25%
Above 8 Years and up to 10 Years	8.50%	8.25%



बैंक ऑफ़ बड़ौदा Bank of Baroda

Baroda Double Dhamaka Fixed Deposit

Maturity Range	Existing	Proposed
	ROI for deposits below ₹1 crore	
	(w.e.f. 01.01.15)	(w.e.f. 27.04.15)
<u>General Public</u> : 08 Years, 05 months and 25 days	8.50%	8.25%
<u>Senior Citizens</u> : 08 Years & 05 days	9.00%	8.75%

Baroda Tax Saving Term Deposit

Maturity Range	Existing	Proposed
	ROI for deposits below ₹1 crore	
Tax Savings Scheme:	(w.e.f. 01.01.15)	(w.e.f. 27.04.15)
For 5 years	8.75%	8.50%
Above 5 years and up to 6 years 3 months*	8.50%	8.25%
Above 6 years 3 months up to 10 years*	8.50%	8.25%



बैंक ऑफ बड़ौदा Bank of Baroda

2. Domestic & NRO Bulk Deposit Rates [Per Annum] [Fresh & Renewal]

Maturity Range	Existing	Revised
	ROI for deposits ₹ 1 Crore to ₹ 10 Crore	
	(w.e.f. 16.01.15)	(w.e.f. 27.04.15)
7 to 14 Days	4.50%	4.50%
15 to 45 Days	4.50%	4.50%
46 to 90 Days	6.50%	6.50%
91 to 180 Days	7.25%	7.00%
181 to 270 Days	7.75%	7.50%
271 Days to less than 1 year	8.25%	8.00%
1 year	8.75%	8.35%
Above 1 year and up to 2 years	8.50%	8.25%
Above 2 years and up to 3 years	8.50%	8.25%
Above 3 years and up to 10 years	8.00%	8.00%

Maturity Range	Existing	Revised	Existing	Revised
	ROI for deposits above ₹10cr. to ₹25 cr.		ROI for deposits above ₹25cr. to ₹50 cr.	
	(w.e.f. 01.01.15)	(w.e.f. 27.04.15)	(w.e.f. 01.01.15)	(w.e.f. 27.04.15)
7 to 14 Days	4.50%	4.50%	4.50%	4.50%
15 to 45 Days	4.50%	4.50%	4.50%	4.50%
46 to 90 Days	6.50%	6.50%	6.50%	6.50%
91 to 180 Days	7.25%	7.00%	7.25%	7.00%
181 to 270 Days	7.75%	7.50%	7.75%	7.50%
271 Days to Less than 1 Year	8.25%	8.00%	8.25%	8.00%
1 year	8.50%	8.25%	8.50%	8.25%
Above 1 year up to 2 years	8.50%	8.25%	8.50%	8.25%
Above 2 years up to 3 years	8.50%	8.25%	8.50%	8.25%
Above 3 years up to 4 years	****	****	****	****



बैंक ऑफ़ बड़ोदा Bank of Baroda

Maturity Range	Existing	Revised	Existing	Revised
	ROI for deposits above ₹50cr. to ₹100 cr.		ROI for deposits above ₹100 cr.	
	(w.e.f. 01.01.15)	(w.e.f. 27.04.15)	(w.e.f. 01.01.15)	(w.e.f. 27.04.15)
7 to 14 Days	4.50%	4.50%	4.50%	4.50%
15 to 45 Days	4.50%	4.50%	4.50%	4.50%
46 to 90 Days	6.50%	6.50%	6.50%	6.50%
91 to 120 Days	7.25%	7.00%	7.25%	7.00%
121 to 180 Days	7.25%	7.00%	7.25%	7.00%
181 to 239 Days	7.75%	7.50%	7.75%	7.50%
240 to 270 Days	7.75%	7.50%	7.75%	7.50%
271 Days to 330 Days	8.25%	8.00%	8.25%	8.00%
331 Days to less than 1 year	8.25%	8.00%	8.25%	8.00%
1 year	8.50%	8.25%	8.50%	8.25%
Above 1 year up to 16 months	****	****	****	****
Above 16 months up to 2 years	****	****	****	****
Above 2 yrs up to 3 years	****	****	****	****
Above 3 yrs up to 4 years	****	****	****	****



बैंक ऑफ बड़ौदा Bank of Baroda

3. NRE Term & Bulk Deposit Rates [Per Annum] [Fresh & Renewal]

NRE Term (Rupee) Deposits [Fresh & Renewal]

Maturity Range	Existing	Proposed
	ROI for deposits below ₹1 crore	
	(w.e.f. 01.01.15)	(w.e.f. 27.04.15)
1 year and above up to 2 Years	8.75%	8.50%
Above 2 Years and up to 3 Years	8.75%	8.50%
Above 3 Years and up to 5 Years	8.75%	8.50%
Above 5 Years and up to 8 Years	8.50%	8.25%
Above 8 Years and up to 10 Years	8.50%	8.25%

Interest Rate on Baroda Double Dhamaka NRE Term Deposit

Maturity Range	Existing	Proposed
	ROI for deposits below ₹1 crore	
	(w.e.f. 01.01.15)	(w.e.f. 27.04.15)
General Public: : 08 Years, 05 months and 25 days	8.50%	8.25%

NRE TERM (RUPEE) DEPOSITS

Maturity Range	Rs.1 crore to Rs. 10 crores	
	(w.e.f. 01.01.15)	(w.e.f. 27.04.15)
	1 Year	8.75%
Above 1 year up to 2 years	8.50%	8.25%
Above 2 years up to 3 years	8.50%	8.25%
Above 3 years up to 10 years	8.00%	8.00%



NRE TERM (RUPEE) DEPOSITS

Maturity Range	Existing	Revised	Existing	Revised
	ROI for deposits above ₹10cr. to ₹25 cr.		ROI for deposits above ₹25cr. to ₹50 cr.	
	(w.e.f. 01.01.15)	(w.e.f. 27.04.15)	(w.e.f. 01.01.15)	(w.e.f. 27.04.15)
1 year	8.50%	8.25%	8.50%	8.25%
Above 1 year up to 2 years	8.50%	8.25%	8.50%	8.25%
Above 2 years up to 3 years	8.50%	8.25%	8.50%	8.25%

NRE TERM (RUPEE) DEPOSITS

Maturity Range	Existing	Revised	Existing	Revised
	ROI for deposits above ₹50cr. to ₹100 cr.		ROI for deposits above ₹100 cr.	
	(w.e.f. 01.01.15)	(w.e.f. 27.04.15)	(w.e.f. 01.01.15)	(w.e.f. 27.04.15)
1 year	8.50%	8.25%	8.50%	8.25%
Above 1 year to 16 months	****	****	****	****
Above 16 months up to 2 years	****	****	****	****
Above 2 years up to 3 years	****	****	****	****
Above 3 years up to 4 years	****	****	****	****

☞ **Capital Gain Accounts Scheme, 1988**

For all Deposits under Capital Gain Accounts Scheme, 1988, interest rate will be applicable as per normal time & period.

☞ **Domestic Term Deposits for Senior Citizens**

You may continue to pay an additional interest of 0.50% on domestic term deposits of less than Rs.1 crore from Senior Citizens for all maturities in terms of circular No. BCC:BR: 98/225 dated August 17, 2006 in this regard.

Please note that as per our earlier circular No. BCC:BR:100/4 dated 1st January 2008, in the case of retired Staff members who are Senior Citizens resident in India, branches are authorized to pay additional interest of 1.50% per annum (i.e. 1% normal staff privilege plus 0.50% as a benefit to Senior Citizen) on their fresh term deposits and renewals of existing resident Term Deposits of less than Rs.1 crore for maturities from 15 days to 10 years.



बैंक ऑफ बड़ौदा Bank of Baroda

Further, as per circular No.BCC:WB:DFB:104/116 dated 16.10.12, no additional benefit of one percent per annum in interest rate, to bank's own staff on deposits under NRE/NRO is to be given as per RBI guidelines.

Yours faithfully,

Rajiv Abhyankar
Rajiv Abhyankar
General Manager
(Treasury & Investments)

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